

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 James L. Thompson, Jr.  
 Lorena A. Thompson  
 Debtors

Case No. 12-19796-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db/jdb +James L. Thompson, Jr., Lorena A. Thompson, 379 Old Limestone Road,  
 Cochranville, PA 19330-1639  
 13022012 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
 El Segundo, CA 90245-3504  
 12958690 PTMUA, 131 Ft Dix Road, Pemberton, NJ 08068  
 12980864 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Div. of Taxation, Compliance Activity,  
 P O Box 245, Trenton, NJ 08646)  
 12885242 +Township of Pemberton, Tax Collector, 500 Pemberton-Brown Mills Road,  
 Pemberton, NJ 08068-1539  
 12920642 +USAA FEDERAL SAVINGS BANK, 9441 LBJ FREEWAY,SUITE 350, DALLAS,TEXAS 75243-4652

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Feb 24 2018 01:48:10 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 24 2018 01:47:11  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 24 2018 01:47:40 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12958706 EDI: AIS.COM Feb 24 2018 01:33:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 12893304 EDI: AIS.COM Feb 24 2018 01:33:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 12908221 EDI: CBSAAFES.COM Feb 24 2018 01:33:00 AAFES/MIL STAR/EXCHANGE,  
 c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374  
 12886591 +E-mail/Text: bankruptcy@cavps.com Feb 24 2018 01:47:35 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 13096267 E-mail/Text: bankruptcy.bnc@ditech.com Feb 24 2018 01:46:35 Green Tree Servicing, LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154  
 12900387 EDI: IRS.COM Feb 24 2018 01:33:00 IRS, P O Box 7346, Phila, PA 19101-7346  
 12907807 EDI: JEFFERSONCAP.COM Feb 24 2018 01:33:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 12965085 EDI: PRA.COM Feb 24 2018 01:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 12891253 +E-mail/Text: bankruptcy@cavps.com Feb 24 2018 01:47:35 Precision Recovery Analytics, Inc,  
 c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 12914604 EDI: Q3G.COM Feb 24 2018 01:33:00 Quantum3 Group LLC as agent for, CF Medical LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 12911136 +E-mail/Text: bncmail@w-legal.com Feb 24 2018 01:47:28 USAA FEDERAL SAVINGS BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13102232 EDI: ECAST.COM Feb 24 2018 01:33:00 eCAST Settlement Corporation, POB 29262,  
 New York, NY 10087-9262

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

ALANE A. BECKET2 on behalf of Creditor ECAST Settlement Corporation notices@becket-lee.com  
ANDREW F GORNALL on behalf of Creditor GMAC MORTGAGE, LLC agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
DANIEL BRETT SULLIVAN on behalf of Creditor USAA Federal Savings Bank, N.A.  
BNCmail@w-legal.com, DanS@w-legal.com  
DANIEL BRETT SULLIVAN on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com,  
DanS@w-legal.com  
GILBERT B. WEISMAN on behalf of Creditor ECAST Settlement Corporation notices@becket-lee.com  
JEROME B. BLANK on behalf of Creditor GREEN TREE SERVICING LLC paeb@fedphe.com  
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor GREEN TREE SERVICING LLC paeb@fedphe.com  
PETER J. ASHCROFT on behalf of Creditor GREEN TREE SERVICING LLC pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
ROBERT PATRICK WENDT on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com  
STANLEY E. LUONGO, JR. on behalf of Debtor James L. Thompson, Jr.  
stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com  
STANLEY E. LUONGO, JR. on behalf of Joint Debtor Lorena A. Thompson  
stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com  
THOMAS I. PULEO on behalf of Creditor GMAC MORTGAGE, LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

Information to identify the case:			
Debtor 1	<b>James L. Thompson Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Lorena A. Thompson</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-19796-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James L. Thompson Jr.

Lorena A. Thompson

2/22/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**